

a processor coupled to the document scanner for generating a document image;

a display device coupled to the processor to display a scanned image from the document to the machine user;

an entering device coupled to the processor for the system user to enter an amount relative to the document;

wherein the processor interprets a courtesy amount recognition field (CAR) and a legal amount recognition field (LAR) on the document image;

wherein the processor compares the CAR relative to the LAR and the amount entered by the system user relative to the LAR and CAR and provides a confidence level, the confidence level being compared to a threshold to validate the document and to cause a monetary transaction output to the system user; and

a monetary dispenser coupled to the processor operable after the processor qualifies the user and after the processor validates the document to provide a monetary output automatically to the system user.

30. A method for handling documents and for dispensing cash to a user from a machine without a teller, comprising:

inserting an identification password for identifying the user as a qualified user into the machine;

receiving a document inserted by user into the machine in exchange for which a monetary transaction output is expected to be provided to the system user;

scanning the inserted document;

displaying a scanned image from the document to the machine user;

manually entering by the user into the machine an amount relative to the document;

machine interpreting a courtesy amount recognition field (CAR) and a legal amount recognition field (LAR) from the second document image;

and matching the amount entered by the machine user to the interpreted LAR and CAR amounts;

determining a confidence level;

D2 cont. comparing the confidence level to a threshold to determine if it is sufficient to validate the document and to cause a monetary transaction to be provided to the user; and providing a monetary transaction to the user from the machine after qualifying the user and after validating the document.

Please add Claims 103-116

D3 103. Apparatus according to claim 14 wherein the processor detects the presence of a magnetic ink character recognition field and issues a transaction verification in response thereto.

104 An apparatus in accordance with claim 14 wherein the monetary output device comprises:

a cash dispenser coupled to the processor operable after the processor qualifies the user and validates the document to dispense cash automatically to the user.

105. An automated machine in accordance with claim 14 wherein the monetary dispenser comprises a card writer for writing the monetary output transaction on the card for use by the user.

106. An apparatus in accordance with claim 14 wherein the input device for inputting an identification password comprises a card receiver for receiving a card having at least a portion of the user's identification password thereon.

107. An apparatus in accordance with claim 14 wherein the document is a personal check; and

the processor having an electronic connection to a banking network for accessing the user's account with respect to the transaction relative to the check.

108. Apparatus according to claim 14 wherein the processor detects the presence of a signature and provides a transaction verification therefrom.

109. Apparatus according to claim 14 wherein the processor detects the presence of a signature, detects the presence of a legal amount recognition field and issues a transaction verification signal as a result thereof.

110. A method in accordance with claim 30 comprising:
detecting the presence of magnetic ink at a character recognition field and issuing a transaction verification in response thereof.

111. A method in accordance with claim 30 wherein the providing a monetary transaction to the system user comprises a dispensing of cash from a cash dispenser in the machine to the user.

112. A method in accordance with claim 30 wherein the providing of a monetary transaction to the user comprises writing a monetary value on a card for use by the user.

113. A method in accordance with claim 30 wherein the inserting an identification password for identifying the user as a qualified user comprises:

inserting a card having at least a portion of the identification password thereon into the machine to be read by the machine.

114. A method in accordance with claim 30 wherein the document is a personal check; and

accessing the user's account with respect to the transaction relative to the check.

115. A method in accordance with claim 30 comprising:
a detector for detecting the presence of a signature at a signature line on the document; and
the processor providing a transaction verification therefrom.